

ADVISORY LOSS COSTS - NOT RATES**TEXAS**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Effective July 1, 2020

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005X	1.06	0.76	0.37	2578X	1.25	0.96	0.41	3632X	1.05	0.81	0.40
0008X	0.99	0.80	0.43	2581X	1.70	1.26	0.38	3639	—	0.81	0.40
0011X	2.02	1.37	0.34	2583X	0.77	0.60	0.41	3642	0.67	0.50	0.39
0016X	2.37	1.38	0.27	2587X	0.65	0.48	0.39	3643X	0.84	0.65	0.41
0034X	0.92	0.67	0.37	2670	1.91	1.54	0.40	3647	0.61	0.47	0.40
0035X	1.12	0.86	0.40	2683X	2.03	1.62	0.42	3648X	0.90	0.65	0.37
0037X	1.29	0.91	0.36	2688X	1.54	1.15	0.39	3681X	0.35	0.27	0.40
0042X	1.88	1.37	0.40	2702X	4.66	2.41	0.26	3685X	0.32	0.24	0.40
0059D	0.10	0.03	0.39	2705	—	1.97	0.43	3719X	0.56	0.42	0.40
0065D	0.03	0.01	0.36	2710X	2.15	1.46	0.37	3724X	1.29	0.93	0.39
0066D	0.03	0.01	0.41	2719X	2.55	1.97	0.43	3726X	1.41	1.01	0.41
0067D	0.03	0.01	0.41	2731X	1.37	1.06	0.41	3805X	0.50	0.40	0.42
0079X	0.62	0.43	0.38	2790X	1.15	0.87	0.40	3807X	0.86	0.59	0.35
0083X	1.59	1.18	0.38	2802X	1.92	1.47	0.40	3808X	1.72	1.39	0.43
0106X	2.08	1.37	0.36	2835X	0.82	0.66	0.40	3821X	1.44	1.06	0.40
0113X	0.84	0.61	0.37	2881X	1.49	1.15	0.40	3822X	1.31	1.05	0.43
0401X	5.06	3.92	0.42	2923X	0.48	0.37	0.40	3823X	1.17	0.93	0.42
0908PX	80.00	62.90	0.42	3004X	1.06	0.76	0.39	3824X	1.91	1.47	0.41
0913PX	80.00	62.90	0.42	3022X	1.99	1.56	0.41	3830X	0.81	0.61	0.41
0923X	0.42	0.34	0.43	3027	0.66	0.51	0.41	3865	0.77	0.62	0.38
1165X	0.48	0.30	0.34	3028X	1.16	0.85	0.38	3881X	1.33	1.06	0.42
1321X	0.46	0.31	0.36	3040X	1.67	1.23	0.40	4000X	1.36	0.91	0.36
1438X	2.25	1.79	0.43	3041X	1.44	1.13	0.41	4021X	1.98	1.40	0.36
1463X	5.61	3.63	0.35	3042	0.61	0.49	0.42	4024X	0.50	0.36	0.40
1472X	0.89	0.64	0.39	3064X	1.44	1.13	0.41	4034X	1.98	1.48	0.41
1701X	1.31	0.93	0.39	3066X	1.28	0.99	0.40	4036X	0.54	0.40	0.41
1747	0.72	0.54	0.41	3081X	1.32	0.99	0.41	4038X	1.19	0.97	0.40
1803X	1.61	1.14	0.42	3082X	1.83	1.21	0.36	4045X	1.49	1.05	0.38
1924X	1.08	0.80	0.39	3085X	1.03	0.77	0.41	4062X	1.22	0.90	0.38
2003X	1.25	0.91	0.40	3110	1.26	0.98	0.41	4101X	1.31	0.96	0.40
2014X	1.83	1.32	0.40	3111X	0.94	0.74	0.41	4112X	0.13	0.10	0.37
2040X	1.61	1.30	0.43	3113X	0.98	0.75	0.40	4114	0.78	0.56	0.36
2041X	0.87	0.68	0.41	3114X	1.00	0.75	0.39	4130X	1.77	1.36	0.40
2068X	1.27	0.92	0.37	3126X	0.71	0.54	0.39	4150X	0.44	0.35	0.40
2081X	1.11	0.87	0.41	3131	0.95	0.73	0.40	4206X	1.69	1.33	0.42
2095X	1.63	1.29	0.42	3132X	0.99	0.68	0.37	4207	0.24	0.15	0.30
2105X	2.38	1.88	0.42	3146X	1.01	0.76	0.39	4239X	0.72	0.53	0.40
2111X	0.92	0.71	0.40	3179X	0.81	0.63	0.41	4243X	1.05	0.80	0.40
2114X	1.20	0.80	0.33	3220X	0.73	0.54	0.38	4244X	1.06	0.82	0.40
2121X	0.82	0.63	0.41	3223	—	0.63	0.41	4250X	0.78	0.62	0.42
2157X	1.41	1.13	0.43	3224	0.89	0.67	0.27	4273X	0.77	0.59	0.40
2172X	0.65	0.50	0.41	3227X	2.07	1.62	0.41	4279X	1.03	0.80	0.41
2211X	5.66	3.98	0.38	3255X	0.79	0.62	0.35	4282	—	0.80	0.41
2220X	0.51	0.37	0.37	3257X	1.87	1.44	0.41	4283X	0.67	0.52	0.41
2260X	0.60	0.39	0.35	3300X	1.49	1.22	0.41	4299X	0.87	0.67	0.40
2286	0.51	0.37	0.37	3316X	0.21	0.15	0.36	4304X	1.78	1.38	0.40
2288	2.91	2.25	0.41	3331X	1.53	1.15	0.39	4307	0.76	0.62	0.41
2361	0.16	0.12	0.41	3365X	1.53	1.13	0.40	4351X	0.24	0.18	0.39
2380X	0.75	0.60	0.42	3372X	1.36	0.96	0.39	4360X	0.81	0.64	0.42
2501X	1.01	0.78	0.40	3383X	0.44	0.34	0.40	4361X	0.53	0.39	0.37
2503X	0.17	0.13	0.38	3507X	1.01	0.79	0.41	4362X	0.16	0.11	0.38
2532X	0.38	0.29	0.40	3548	0.42	0.32	0.40	4410X	1.39	1.08	0.41
2534X	0.79	0.61	0.40	3574X	0.23	0.18	0.40	4417	—	1.08	0.41
2560	—	0.78	0.40	3620X	1.19	0.86	0.40	4420X	1.56	1.19	0.42
2576	—	0.78	0.40	3629X	0.62	0.48	0.41	4431	0.54	0.44	0.39

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4432X	0.59	0.47	0.39	4902X	1.08	0.81	0.39	7024MX	0.46	0.35	0.43
4439	—	0.54	0.42	4923X	0.58	0.45	0.42	7046MX	0.86	0.48	0.32
4452X	0.92	0.73	0.42	5022X	2.45	1.76	0.39	7047MX	0.67	0.49	0.43
4459X	0.86	0.68	0.42	5040X	3.84	2.51	0.38	7098MX	0.96	0.53	0.32
4470X	1.22	0.91	0.41	5041X	2.52	1.31	0.29	7099MX	1.72	0.90	0.32
4484X	1.11	0.86	0.41	5057X	1.42	0.85	0.34	7133MX	1.06	0.67	0.34
4511X	0.24	0.19	0.40	5070X	3.61	2.75	0.42	7134MX	1.18	0.75	0.34
4519X	1.34	1.04	0.41	5102X	1.96	1.47	0.41	7135MX	1.89	1.14	0.34
4558X	0.68	0.54	0.42	5160	1.15	0.82	0.39	7219X	2.82	2.04	0.39
4568X	1.67	0.99	0.31	5183X	1.19	0.87	0.40	7225	2.66	1.84	0.40
4583X	1.78	1.29	0.39	5190X	1.33	0.91	0.37	7230X	3.35	2.55	0.42
4611X	0.40	0.31	0.40	5191X	0.29	0.22	0.40	7309FX	12.20	8.79	0.41
4635X	0.50	0.33	0.39	5192X	1.09	0.83	0.40	7313FX	1.88	0.84	0.25
4653X	0.92	0.71	0.41	5200X	1.64	1.18	0.39	7317FX	2.08	1.48	0.41
4665X	4.07	3.08	0.42	5203X	3.15	1.68	0.31	7327FX	4.81	3.55	0.42
4670	—	1.74	0.38	5213X	1.71	1.23	0.39	7350FX	7.88	4.71	0.34
4683X	2.37	1.74	0.38	5220X	1.84	1.25	0.37	7360X	1.39	1.01	0.40
4692	0.24	0.19	0.42	5348X	1.17	0.90	0.43	7380X	1.62	1.21	0.41
4693X	0.49	0.37	0.39	5403X	2.29	1.55	0.36	7382X	2.19	1.65	0.41
4703X	2.19	1.70	0.41	5437X	1.90	1.38	0.40	7390	1.55	1.09	0.39
4712X	0.87	0.67	0.41	5443	0.85	0.57	0.33	7405X	0.62	0.50	0.44
4716	—	1.74	0.38	5462	2.45	1.82	0.41	7418X	1.28	0.58	0.26
4717X	0.76	0.59	0.33	5474X	1.42	0.97	0.37	7421X	0.16	0.09	0.32
4720X	1.12	0.88	0.41	5479X	2.13	1.61	0.41	7422X	0.59	0.30	0.29
4740X	0.23	0.17	0.39	5491X	0.59	0.45	0.42	7423X	1.50	1.14	0.42
4743	—	0.17	0.39	5506X	2.34	1.57	0.36	7502X	0.61	0.45	0.41
4751X	0.39	0.29	0.41	5536X	1.35	1.02	0.42	7515X	0.38	0.24	0.36
4766X	1.32	0.70	0.32	5538X	2.77	1.85	0.36	7520X	0.93	0.68	0.40
4777X	3.45	2.34	0.37	5551X	4.36	3.05	0.38	7538X	2.54	1.50	0.34
4800	—	0.12	0.40	5606X	0.32	0.22	0.38	7539X	0.46	0.29	0.35
4801	—	0.12	0.40	5701X	1.45	0.68	0.23	7580X	0.92	0.65	0.38
4802	—	0.12	0.40	6003X	1.42	1.09	0.42	7590X	2.69	2.00	0.38
4803	—	0.12	0.40	6045X	1.18	0.88	0.41	7600X	1.16	0.84	0.39
4804	—	0.12	0.40	6202X	2.85	1.93	0.36	7602X	1.84	1.26	0.37
4805	—	0.12	0.40	6203X	0.48	0.30	0.33	7610X	0.18	0.12	0.38
4806	—	0.12	0.40	6204X	2.77	1.87	0.36	7704X	1.67	1.25	0.41
4807	—	0.12	0.40	6205X	0.23	0.17	0.39	7720X	0.83	0.61	0.40
4808	—	0.12	0.40	6206X	1.20	0.79	0.38	7855X	1.96	1.47	0.41
4809	—	0.12	0.40	6213X	0.88	0.58	0.35	8002	0.70	0.54	0.41
4810	—	0.12	0.40	6216X	2.07	1.40	0.36	8006X	0.79	0.61	0.40
4811	—	0.12	0.40	6219X	2.01	1.29	0.34	8008X	0.43	0.34	0.41
4812	—	0.12	0.40	6229X	1.28	1.02	0.42	8013X	0.22	0.17	0.41
4813	—	0.12	0.40	6233X	0.91	0.61	0.36	8015	0.87	0.67	0.40
4814	—	0.12	0.40	6237X	0.77	0.52	0.36	8017X	0.56	0.44	0.41
4815	—	0.12	0.40	6238X	2.77	1.93	0.38	8018X	1.15	0.88	0.40
4816	—	0.12	0.40	6306X	2.42	1.57	0.35	8032X	0.92	0.72	0.41
4817	—	0.12	0.40	6319X	1.73	1.13	0.35	8033X	0.88	0.69	0.41
4818	—	0.12	0.40	6400X	2.44	1.90	0.41	8034X	1.29	0.96	0.39
4819	—	0.12	0.40	6504X	1.20	0.93	0.41	8039X	0.90	0.69	0.40
4820	—	0.12	0.40	6823X	1.67	1.11	0.36	8044X	1.27	0.98	0.41
4821	—	0.12	0.40	6824FX	6.14	4.07	0.35	8045X	0.26	0.21	0.42
4822	—	0.12	0.40	6843FX	4.38	3.28	0.42	8047X	0.33	0.26	0.41
4823	—	0.12	0.40	6872FX	3.18	2.21	0.39	8058X	0.67	0.50	0.39
4828	0.16	0.12	0.40	6874FX	5.76	3.85	0.35	8102X	1.80	1.35	0.39
4829	0.16	0.12	0.40	7016MX	0.41	0.32	0.43	8103	1.14	0.87	0.40

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8106X	1.69	1.24	0.40	9060X	0.52	0.41	0.41				
8107X	1.01	0.69	0.37	9061X	0.60	0.48	0.42				
8113X	2.02	1.45	0.39	9063X	0.30	0.22	0.40				
8209	2.05	1.60	0.41	9079X	0.46	0.36	0.41				
8215X	1.03	0.75	0.40	9080X	0.29	0.22	0.39				
8227X	0.98	0.67	0.37	9089X	0.17	0.12	0.37				
8231X	1.85	1.40	0.41	9093X	0.39	0.31	0.39				
8234X	2.02	1.47	0.40	9101X	1.19	0.94	0.42				
8264X	1.78	1.38	0.41	9102X	0.91	0.67	0.38				
8265X	1.84	1.28	0.38	9154X	0.76	0.57	0.41				
8288X	1.63	1.22	0.39	9156X	0.62	0.49	0.42				
8292X	1.27	0.98	0.41	9170X	5.20	4.14	0.42				
8293X	3.43	2.73	0.42	9178X	3.63	2.83	0.41				
8295	—	0.87	0.40	9179X	7.86	6.19	0.42				
8304X	2.83	1.88	0.36	9182X	0.62	0.45	0.37				
8350X	1.92	1.30	0.36	9186X	5.87	3.67	0.34				
8385X	0.83	0.63	0.42	9220	2.15	1.58	0.38				
8387X	0.76	0.57	0.41	9402X	2.32	1.57	0.36				
8391X	0.66	0.50	0.41	9501X	1.08	0.85	0.41				
8601X	0.08	0.06	0.38	9522X	1.45	1.18	0.43				
8606X	0.61	0.45	0.40	9529X	0.85	0.62	0.40				
8607X	0.90	0.60	0.36	9552	—	1.97	0.38				
8709FX	1.11	0.72	0.36	9554	3.06	1.97	0.38				
8720X	0.08	0.06	0.39	9586X	0.26	0.21	0.39				
8726FX	0.45	0.32	0.38	9600	0.46	0.36	0.40				
8742X	0.08	0.06	0.39	9620	0.59	0.44	0.42				
8748X	0.13	0.09	0.40	9984aX	a	a	a				
8752X	1.22	0.92	0.41	9985aX	a	a	a				
8754X	0.26	0.20	0.40								
8755	0.08	0.06	0.37								
8803X	0.02	0.01	0.34								
8809X	0.06	0.04	0.36								
8810X	0.05	0.03	0.36								
8820X	0.03	0.02	0.34								
8824	1.04	0.81	0.41								
8826	0.77	0.61	0.41								
8828X	0.84	0.66	0.42								
8829	—	0.81	0.41								
8831X	0.45	0.35	0.41								
8832X	0.09	0.07	0.42								
8833X	0.23	0.19	0.42								
8837aX	a	1.01	0.40								
8838X	0.25	0.19	0.40								
8858X	0.10	0.07	0.37								
8868X	0.19	0.15	0.41								
8901X	0.08	0.06	0.38								
9014X	0.94	0.71	0.40								
9015X	0.90	0.66	0.40								
9016X	0.93	0.70	0.39								
9019X	0.67	0.47	0.39								
9032X	1.55	1.17	0.42								
9033X	1.07	0.84	0.41								
9040X	1.21	0.97	0.42								
9052X	0.78	0.61	0.41								
9058	0.75	0.59	0.41								

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FOOTNOTES

- a Advisory loss cost for each individual risk will be calculated by the carrier providing coverage.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Code No.	Disease Loading	Symbol
0059D	0.10	S
0065D	0.03	S
0066D	0.03	S
0067D	0.03	S

S=Silica

- F Advisory loss cost provides coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- P Classification is on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

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Effective July 1, 2020

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group on a per accident and per claim basis. They do not include a safety factor.

Total Losses - Per Accident							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	10.8%	8.6%	7.3%	6.1%	5.1%	3.6%	2.6%
\$2,500	18.0%	14.6%	12.7%	10.7%	9.1%	6.6%	4.9%
\$5,000	25.8%	21.3%	18.7%	16.2%	13.8%	10.4%	7.8%
\$10,000	36.4%	30.7%	27.4%	24.2%	20.9%	16.4%	12.4%
\$25,000	54.2%	47.7%	43.5%	39.4%	34.8%	28.7%	22.2%

Medical Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	6.7%	5.2%	4.4%	3.6%	3.0%	2.0%	1.5%
\$1,000	10.4%	8.3%	7.0%	5.8%	4.9%	3.4%	2.5%
\$1,500	12.9%	10.4%	8.9%	7.4%	6.2%	4.4%	3.2%
\$2,000	14.9%	12.1%	10.4%	8.7%	7.3%	5.2%	3.8%
\$2,500	16.6%	13.5%	11.7%	9.8%	8.3%	5.9%	4.4%

Total Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	10.8%	8.6%	7.3%	6.1%	5.1%	3.6%	2.6%
\$2,500	18.0%	14.6%	12.7%	10.8%	9.1%	6.6%	4.9%
\$5,000	25.8%	21.3%	18.7%	16.2%	13.8%	10.4%	7.8%
\$10,000	36.4%	30.7%	27.5%	24.2%	20.9%	16.4%	12.4%
\$25,000	54.2%	47.7%	43.6%	39.4%	34.8%	28.7%	22.2%

Advisory United States Longshore and Harbor Workers' Compensation Coverage Percentage

applicable only in connection with **Basic Manual** Rule 3-A-4..... 111%

(Multiply a Non-F classification loss cost by an advisory factor of 2.11 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in state and federal benefits (2.00) and the adjustment for differences in state and federal loss-based expenses (1.056).)

Annual Payroll Formula to Be Used in Premium Determination for Partners and Sole Proprietors

applicable in accordance with **Basic Manual** Appendix F

Basis of Premium Formula for Code 7382-- "Taxicab Co." applicable in accordance with **Basic Manual** Appendix F

Maximum Annual Payroll applicable to volunteer workers in accordance with **Basic Manual** Rule 2-J..... \$5,200

Maximum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 for "Executive Officers" and the **Basic Manual** footnote instruction for Code 9178 -- "Athletic Team: Non-Contact Sports", Code 9179 -- "Athletic Team: Contact Sports", Code 9186 -- "Carnival--Traveling" and Code 4360 -- "Motion Picture Production"..... \$1,200

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$150

Terrorism - Carriers file the terrorism rate with the Texas Department of Insurance. See **Basic Manual** Rule 3-A-24

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Effective July 1, 2020

ADVISORY MISCELLANEOUS VALUES (cont.)**Experience Rating Eligibility**

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state and by effective date.

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Texas

Advisory Loss Cost Filing – July 1, 2020

Proposed Values for Inclusion in the Experience Rating Plan Manual

The following pages include proposed values for the Experience Rating Plan Manual:

- Experience Rating Values for “a” Class Codes
- Table of Weighting Values
- Table of Ballast Values